

THE NEW ART OF THRIVING:

Or, The Way to GET and KEEP MONEY.

Being a Seasonable CAUTION against the Extravagancies of these Times: Containing Sixteen Excellent RULES and OBSERVATIONS for promoting Good Husbandry, and banishing Idleness and Profuseness, the certain Parents of Poverty; with a TABLE of EXPENCES: Principally intended for an Admonition to YOUTH, but necessary to be practised by All Persons in these Hard Times, and to be set up in every FAMILY.

THO' Complaints of Poverty and Scarcity of Money are unhappily become no less general than lamentable, so that, wherever we go, our Ears are assailed with the sad Rhetoric of Beggary, and our Eyes with deplorable Objects of Pity; yet it must be acknowledged, that we rail impatiently at the Hardness of the Times, since it is ourselves that make them such; Men, generally, by Sloth or Vanity, Pride, Negligence, or Extravagance, twisting those Chains of Necessity wherein they lie entangled: wherefore, since Diseases are not cured with our Cries, nor Miseries redressed by Lamentations, let every one wipe his Eyes, and make use of his Head and his Hands to preserve or recover him out of the Quagmire of Want; it being certain that, still, every Man in Health and Strength may acquire a Fortune by Industry and Frugality, and obtain (tho' not yet a splendid) a comfortable Subsistence.

The general Cause of Poverty is either Profuseness, or not Improving those Talents God has lent us. Of the first kind we may reckon up.

I. Gaudiness in Apparel; and we will rank it first because it is most visible. How many do shipwreck their Credits, and score vast sums in Silken's, Mercers, Drapers, Tailors, or Semptresses Books, only to follow some foolish new Fashion, and make themselves ridiculous Apes; or, at best, but like the Cinnamon-tree, whose Bark is worth more than its Body; when a thrifty wife person can account himself with good, decent, and creditable Apparel, for Half, or a Third Part of the others Charge? Can our best-studied Fashionmongers tell us what use there is of Periwigs of six, seven, or eight, nay twenty or thirty Pounds a Wig; or of daubing of Coats or Petticoats with Silver Lace? Persons, that have the Kernel of Wisdom and Magnanimity, seldom give much regard to the Shell of gaudy Apparel; and a Gentleman in a plain Cloth Suit, well made, may decently appear in the Presence of the greatest Monarch in Christendom.

II. A Liquorish Tooth, or Extravagant Diet. What Waste do our young Gallants make at their Treats at a Tavern or French Ordinary. I have known three or four of them spend forty or fifty Shillings a-piece for a Dinner or Supper, when two Dishes, of seven or eight Shillings Price would have been as pleasant, and much more nourishing and wholesome. No less vain is Extravagance in ordinary House keeping; the Variety of Dishes does but oppress Nature and disturb Digestion. The Belly never balances Accounts: what Madnes is it therefore to keep such a Stir to gratify it; especially where all Things are to be bought in by the Penny, and Servants are trusted to be our Purveyors.

III. Drinking, or (as they nick-name it) Good-fellowship, is not only a shrewd Drainer of the Purse, but a great Consumer of Time, thereby causing Neglect of Business, and many times rendering one incapable of doing any thing some Days after: besides, it weakens the Body, impairs the Intellectuals, brings one into ill Company, ruins one's Credit, and leads to a thousand Inconveniences; for what Folly, Mischiefs, or Villainy will not a man engage in when he is drunk?

IV. Courting of Women. Experienced Solomon calls a Whore a deep Ditch; and, certainly, whoever follows her Enticements, tho' his Way seems paved with Delight, treads the Paths of Destruction; and, tho' he have never so plentiful an Estate, shall, in a short Time, find Emptiness in his Purse, Rottenness in his Bones, Horror in his Conscience, and Infamy entailed on his Memory. Nor is it any other than a foolish Vanity to treat any Women often at extraordinary Expences; for, if they be virtuous, they will not expect it; if otherwise, they do not deserve it.

V. Gaming is the Highway to Beggar's Bush; a bewitching Vanity, that will not suffer a Man to keep his Money in his Pocket, without putting it to the Hazard of a Throw, whether it shall continue his own or another's. I have known a poor Citizen so besotted with this Itch of Shaking his Elbow, that no sooner could he

get Half a Piece, but away he must go; till he had played it away every Farthing; though his poor Wife and Half a Dozen small Children were ready, in the mean while, to starve for Want of Bread, and himself glad to drink Water or Small Beer for a Fortnight after.

VI. Suretyship has been an eminent Gulph to swallow fair Estates; so much the more lamentable, because it falls upon Persons of the best Nature, easily inveigled by crafty Knaves to engage for their own Debts, which they never design to pay themselves. That Emblem I have seen, was very significant in such Cases, of a brisk gallant young Hair sliding down the great End of a Hunter's Horn with Ease, but cruelly pinched and tattered at the coming forth at the small End; with one of his Brother-fools standing hard by, laughing at him, and this Motto:

— Facilis descensus Avernus;
At revocare gradum, &c.
'Tis easy into Hell to fall;
But to get back from thence is all.

VII. Trusting to Servants. We use to say, The Eye of the Master makes the Horse fat: sure I am, the not having an Eye to Servants, will make his Purse lean. What with Idleness, Waste, and Embezzlements, he will find a sensible Consumption in his Estate, if he do not well examine their Accounts, and continually inspect their Doings.

VIII. In short, whoever would thrive, must continually have an eye to Frugality, a Virtue that is the Root of all Liberality: for that, by retrenching all unnecessary Expences, avoiding much Buying, continual Borrowing, superfluous Buildings, vexatious Law-suits for Trifles, chargeable Recreations, and expensive Studies, as the Philosopher's Stone, &c. preserves and maintains a plentiful Estate, which not only renders the Owner's Life comfortable, but also serves as a Spring, whence he can send forth Streams of Bounty upon any necessary Occasion; which Prodigality would soon dry up, and leave him miserable himself, and useless to others. Thus sings the witty Randolph: Spare not, nor spend too much; be this thy Care, Spare but to spend, and only spend to spare: Who spends too much must want, and so complain; But he spends best that spares to spend again.

IX. Defects of improving what we have, proceed from Sloth, one of the greatest Baits the Devil has to all Kinds of Wickedness. He that will not work, deserves not to eat, by the Apostle's Rule. Remember the End of the Sluggard is miserable Beggary. Be curious sometimes to see the Morning-Star draw the Curtains of the Day, or behold the Sun in Summer scatter Glories as he climbs over the Eastern Hills. What a Shame is it to spend half one's Lifetime in Dreams and Slumbers! Leave your Bed therefore when first Sleep has left you, lest Custom render your Body sluggish, or (what is worse) your Mind a Cage of unclean Thoughts. Account no Labour Slavery, If honest Gain accrue thereby.

X. Man is born to Labour as the Sparks fly upwards, saith Job. And he shall only fill his Throat with Air, that sits lazily expecting Fortune to drop an Estate out of the Clouds into his Mouth, when it can only be attained by the Care of a vigilant Hand, and the Sweat of a laborious Brow; so it is a most foolish proud Humour to continue in a wretched, tharking, necessitous Condition, rather than embrace any honest Employment, that might be advantageous merely because it is not so neat and genteel as you would have it: Just as if a condemned Malefactor should refuse a gracious Reprieve, because it is not brought to him in a Silver Box, or by the Hands of a Privy Counsellor.

XI. The serious Spaniard, when he would bestow the bitterest Curse upon an Enemy, is wont to wish, He may be a Beggar when he is old. And truly there can scarce be a greater Misery in this Life, than to be then in Want, when all the Faculties, both of Mind and Body, being disabled to labour for supplying our Necessities, leave us without so much as Hope ever

to raise ourselves again. The Consideration of which should effectually warn all, while Youth and Strength last, not to trifle time away in Vanity and Debauchery, but endeavour to lay up something as a Reserve for Grey Hairs and a Bed of Sickness: not to speak of a thousand other cross Accidents that, happening suddenly, may utterly ruin a person, if he be not a little before-hand in the World. Most true is the Proverb; In Summer of Youth take Pains with the Ant, Or in Winter of Age live poor and in Want.

XII. The general Means of thriving are, for a Man to be diligent, (nulla Dies sine Linea) always employed in some honest Calling, or Designs suitable to his Condition, advantageous in themselves, and feasible for him to accomplish; to be vigilant, and way-lay Opportunities, there being, undoubtedly, some offered in the Course of every Man's Life, that may make him reasonably happy, if he has but the Wit to nick them luckily. Add to this a Wariness in his Expences and Bargainings, buying, if possible, with Ready-money; preserving his Credit, by keeping Touch when he appoints any Payments; Affability and an obliging Carriage to all in Matters that cannot damnify him, but to avoid all Engagements for any to his Prejudice, nor to concern himself in another's Matters; not to go to Law but upon Necessity; then first to take good Advice on his Case, and afterwards prosecute it with all imaginable Vigour, that so the Success may make others afraid to contend with him unjustly.

Besides all this, discreetly for to live, Is held by wife Men a main help to thrive.

XIII. I am not ignorant with what Clamour the Libertines of the Age deery that sacred Institution; but those that fancy Wedlock to insupportable a Yoke, may fancy their Garters to be Shackles, and their Neckcloths Halters. I fear not many have so fully received the Gift of Continence, as to observe a single Life with a pure and inviolated Chastity (thrice happy are those that can); but if they do fly out, most certain I am, besides the Wounds to their Souls, it is no small Prejudice to their Estates and Business, having always esteemed a Mistress a more chargeable Convenience than a Wife; the first having still an Eye to her own Profit, left her Gallant should forsake her; whereas the interest of the left is inseparably twined with that of her Husband: nor is the of small Advantage to him in the Management of his Affairs. Hear old Tuffer on the Point: The Care of the Husbandman enricheth the Hutch, The Eye of the Housewife availeth as much. What he doth provide with Money his Drudge, She still must lack which Way it doth trudge.

XIV. As to the Choice of a Wife, having little Experience myself, let me advise you in the Words of the same Poet, Tho' Love in chusing far better than Gold, Let Love come with somewhat, the better to hold. 'Tis the most critical Action of a Man's Life; not only his own Happiness or Ruin, but his Relations and Posterity are concerned in it; and since it can be done but once, it concerns us to consider more than twice before we undertake it. The Fear of God, Consent of Parents, and a Finesse between the Parties for each other, are requisite: a true and mutual Affection above all Things should precede; for nothing can be a greater Torment than a loathed Bed. Yet since Love is a Flame, it is convenient to have Fuel of an Estate, lest the Damps of Necessity should extinguish it. He that weds merely for Money, turns Marriage into a Bargain and Sale, and he that marries one wholly portionless does the worst of Drudgeries for nothing. I would take the Woman for her own Sake, but welcome a Bag or two as good Additions; considering Wealth, in relation to her, as Cyphers in Arithmetic, which, though signifying nothing themselves, do yet much vary the Signification of those Figures wherewith they are joined.

XV. Another Way whereby some ruin themselves, is Folly, undertaking Things impossible or dangerous, or suffering themselves to be cheated of what they have: for the Prevention whereof, there is no better Way than to deal as securely

with all men as if they were the veriest Knaves; then, let them prove as they will, you are safe. If a Man impose on you once, it is his Fault, if twice, your own. Always suspect the smoothest Tongues and fairest Pretenders; in this Sense, many a man is saved by his Infidelity.

XVI. Above all, to thrive, be very punctual in your Accounts: register all Receipts and Disbursements, and often delight to ballance them; never condemn little Advantages, nor slight small Expences. The Scotch Proverb says well, Every little makes a mickle; and the Wife Man tells you plainly, He that despiseth a little shall fall by little and little. What vast Sums do some Men trifle away insensibly. Hang it, one Pint with such a Friend; t'other Pot with such an Acquaintance: its but twelve-pence; its but two-pence; whereas, if these superfluous Expences had been but laid up together, they might have paid the Rent at the Year's End, or stopped some other Gap; for which now, perhaps, thy Goods are like to be seized, or thy Person hauled away to Gaol.—That none way pretend Ignorance, for Want of Arithmetic, we shall here insert,

A TABLE of Expences, whereby knowing what is for one Day, you may see what it is in a Week, Month, or Year.

	By the Day	Week	Month	Year
	l. s. d.	l. s. d.	l. s. d.	l. s. d.
Pence.	1 0 0 7	0 2 4	1 10 5	
	2 0 1 2	0 4 8	3 0 10	
	3 0 1 9	0 7 0	4 11 3	
	4 0 2 4	0 9 4	6 1 8	
	5 0 2 11	0 11 8	7 12 1	
	6 0 3 6	0 14 0	9 2 6	
	7 0 4 1	0 16 4	10 12 11	
	8 0 4 8	0 18 8	12 3 4	
	9 0 5 3	1 1 0	13 13 9	
	10 0 5 10	1 3 4	15 4 2	
	11 0 6 5	1 5 8	16 14 9	
Shillings.	1 0 7 0	1 8 0	18 5 0	
	2 0 14 0	2 16 0	36 10 0	
	3 1 1 0	4 4 0	54 15 0	
	4 1 8 0	5 12 0	73 0 0	
	5 1 15 0	7 0 0	91 5 0	
	6 2 2 0	8 8 0	109 10 0	
	7 2 9 0	9 16 0	127 15 0	
	8 2 16 0	11 4 0	146 0 0	
	9 3 3 0	12 12 0	164 5 0	
	10 3 10 0	14 0 0	182 10 0	
	11 3 17 0	15 8 0	200 15 0	
	12 4 4 0	16 16 0	219 0 0	
	13 4 11 0	18 4 0	237 5 0	
	14 4 18 0	19 12 0	255 10 0	
	15 5 5 0	21 0 0	273 15 0	
	16 5 12 0	22 8 0	292 0 0	
	17 5 19 0	23 16 0	310 5 0	
	18 6 6 0	25 4 0	328 10 0	
	19 6 13 0	26 12 0	346 15 0	
	20 7 0 0	28 0 0	365 0 0	

This Table is so plain the meanest Capacity may understand it. Find the Sum of Pence or Shillings spent in one Day, in the first Column on the Left Hand, and just against it you have the Sum in Pounds, Shillings, and Pence, that it makes by the Week, Month, or Year, according to the respective Titles above.

Hereby it appears, that One Penny a Day comes to 11. 10s. 5d. in a Year; and therefore, in 21 Years, it will come to 311. 10s. 9d. only by the Saving thereof. But if you employ this so, that you may gain after the Rate of Five in the Hundred, it will amount above 431. in the said Time, which may be a good Portion for a Man's Child.

A Penny is a small regardless Sum, Yet in a while we see to Pounds 'twill come; He then that carelessly his Pence does spend, Will quickly bring his Pounds unto an End.

But to conclude: take these Words of Advice. First worship God, his Blessing to obtain, For without that, Man toils and moils in vain.

These Lessons approved, if wisely ye note, May save and advantage you many a Groat; Which if you can follow, Occasion found, Then every Lesson may save thee a Pound.

Spare in thy Youth, lest Age should find thee poor, When Time is past, and thou canst spare no more: No coupled Misery so great as either, As Age and Want, when both do meet together.